

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 08-16821-DRC
	§	
FRANK V SMITH	§	
	§	
	§	
Debtor(s)	§	

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David E. Grochocinski, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court, 219 Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 am on 11/30/2012, in Courtroom 4016, United States Courthouse, DuPage County Courthouse, 505 N. County Farm Road, DuPage, IL 60187. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/29/2012

By: /s/ David E. Grochocinski  
(Trustee)

David E. Grochocinski  
1900 Ravinia Place  
Orland Park, IL, 60462

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: § Case No. 08-16821-DRC  
§  
FRANK V SMITH §  
§  
§  
Debtor(s) §

---

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$9,056.85  
*and approved disbursements of* \$108.12  
*leaving a balance on hand of<sup>1</sup>:* \$8,948.73

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$8,948.73

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David E. Gochocinski, Trustee Fees	\$1,655.69	\$0.00	\$1,655.69
InnovaLaw, PC, Attorney for Trustee Fees	\$2,511.50	\$0.00	\$2,511.50
InnovaLaw, PC, Attorney for Trustee Expenses	\$38.35	\$0.00	\$38.35

Total to be paid for chapter 7 administrative expenses: \$4,205.54  
Remaining balance: \$4,743.19

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

---

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$4,743.19

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$4,743.19

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$44,028.90 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Discover Bank/DFS Services LLC	\$4,628.69	\$0.00	\$498.63
2	eCAST Settlement Corporation	\$2,734.24	\$0.00	\$294.56
3	eCAST Settlement Corporation	\$571.86	\$0.00	\$61.61
4	Portfolio Recovery Associates	\$13,745.34	\$0.00	\$1,480.77
5	Portfolio Recovery Associates	\$11,310.10	\$0.00	\$1,218.43
6	eCAST Settlement Corporation assignee of	\$8,084.98	\$0.00	\$870.99
7	Discover Bank	\$2,953.69	\$0.00	\$318.20

Total to be paid to timely general unsecured claims: \$4,743.19  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Prepared By: /s/ David E. Grochocinski  
Trustee

David E. Grochocinski  
1900 Ravinia Place  
Orland Park, IL, 60462

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Frank V. Smith  
Debtor

Case No. 08-16821-DRC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: mgonzalez  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 21

Date Rcvd: Oct 31, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2012.

db +Frank V. Smith, 1038 Shady Lane, Glen Ellyn, IL 60137-4822  
aty +Grochocinski Grochocinski & Lloyd Ltd, 1900 Ravinia Place, Orland Park, IL 60462-3760  
12372377 +Associates/Citibank, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
17291720 +David A Lichtenwalter, 420 Pennsylvania Ave, Glen Ellyn, IL 60137-4495  
12372379 +Edward Smith, 1038 Shady Lane, Glen Ellyn, IL 60137-4822  
17291721 +MIDC Infusion Services, 901 McClintock Dr Ste 106, Willowbrook, IL 60527-0872  
12372383 +North Shore Bank Ssb, 2215 S Oneida St, Green Bay, WI 54304-4790  
12884601 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541)  
12372384 +Sears, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
12372385 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Us Bank/na Nd, Attn: Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201)  
12454638 +US Bank/Retail Payment Solutions, PO Box 5229, Cincinnati OH 45201-5229  
13453059 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480  
12564045 eCAST Settlement Corporation assignee of, Citibank South Dakota NA Successor,  
to Associates National Bank, POB 35480, Newark NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

17555557 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 01 2012 02:18:39 Discover Bank,  
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
12418232 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 01 2012 02:18:39  
Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025  
12372378 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 01 2012 02:18:39 Discover Financial,  
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
12432787 E-mail/PDF: gecscedi@recoverycorp.com Nov 01 2012 02:17:59 GE Consumer Finance,  
For GE Money Bank, dba CARE CREDIT/GEMB, PO Box 960061, Orlando FL 32896-0661  
12432786 +E-mail/PDF: rmscidi@recoverycorp.com Nov 01 2012 02:16:12 GE Money Bank (CARE Credit/GEMB),  
c/o Recovery Management Systems Corp, attn: Ramesh Singh, 25 S.E. 2nd Avenue Suite 1120,  
Miami, FL 33131-1605  
12372382 +E-mail/Text: ally@ebn.phinsolutions.com Nov 01 2012 02:01:50 GMAC, PO Box 130424,  
Saint Paul, MN 55113-0004  
12372380 +E-mail/PDF: gecscedi@recoverycorp.com Nov 01 2012 02:12:17 Ge Capital Credit Card,  
Po Box 103106, Roswell, GA 30076-9106  
12372381 +E-mail/PDF: gecscedi@recoverycorp.com Nov 01 2012 02:12:17 Gemb/ccl Dealer, Po Box 981439,  
El Paso, TX 79998-1439

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12884713\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541)  
13453060\* eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2012

Signature:



District/off: 0752-1

User: mgonzalez  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Oct 31, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2012 at the address(es) listed below:

Ariane Holtschlag on behalf of Trustee David Grochocinski lawyers@innovalaw.com  
Carolyn A Suzzi on behalf of Trustee Glenn Stearns suzzi\_c@lisle13.com  
David E Grochocinski on behalf of Trustee David Grochocinski lawyers@innovalaw.com,  
lawyers@innovalaw.com  
David E Grochocinski dgrochocinski@innovalaw.com, deg@trusteesolutions.net  
David P Lloyd on behalf of Trustee David Grochocinski courtdocs@davidlloydlaw.com  
Dennis W Hoornstra on behalf of Debtor Frank Smith d.hoornstra@sbcglobal.net  
Kathleen M. McGuire on behalf of Trustee David Grochocinski kmcmguire@innovalaw.com,  
kmmcmguirelaw@sbcglobal.net  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 8